

Attachment4034-32 (4034-32)
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capability independent and concurrent with that of the financial advisor. Particularly, independent claims 1, 16, and 31, and the claims dependent thereon, feature a browser interface that provides financial advisors with access to applications and data functions, to provide financial services therewith, to a plurality of investors that have access to an online transaction system that provides each investor with at least one investor account for investors to conduct therewith investor-mediated transactions including orders to trade securities, and for tracking investor mediated transactions. In this instance, the application menu includes a client information application selection that provides financial advisors with access to information regarding investor accounts and investor mediated transactions that have been made available with the online transaction system, and a broker entry application selection that provides financial advisors with a window for entering orders to trade securities for at least one investor. The market data function menu includes a market data function selection that provides financial advisors with access to real time market data.

Independent claim 31 further features an application menu that includes an opportunities selection that provides a window displaying at least one investor's maturing holdings and that provides recommendations for swapping maturing holdings, upgrading maturing holdings, or a combination thereof, a first financial planning selection that displays an investor's then current asset allocation and suggests an alternative allocation based on an investor's risk tolerance, a second financial planning selection that displays an investor account's gains and analyzes progress toward an investment goal using at least one growth rate assumption, and the market data function menu includes a research selection for researching investment information for researching securities by at least one of industry, price, P/E ratio, growth rate and rating, and a historical chart selection for accessing historical information, including studies, charts, and historical quotes, for at least one security based on at least one specified range of dates.

Neither Ferguson, Martyn, nor AOL, alone or in combination, disclose or otherwise suggest software and systems that provide a browser interface with selections that provide such functionality. The dependent claims are patentable for additional reasons. While deemed unnecessary to argue these additional reasons at this time, given the arguments presented above, the Applicant reserves the right to present such arguments should it become necessary or desirable to do so.